

COVID-19 testing in Washington State

What's free?

If you are enrolled in a state-regulated health plan, the office visit and the test (including lab fees) for COVID-19 will be free. Commissioner Kreidler issued [an emergency order](#) to all these health plans to:

- Cover testing and the related visit for COVID-19 without copays or deductibles.
- Suspend any prior authorization requirement for treatment or testing of COVID-19.
- Allow enrollees to be treated by another provider within a reasonable distance at no additional cost if there are not enough in-network providers.

The copay and deductible waiver also applies to all high-deductible health plans with qualifying health savings accounts (HSAs), according to [guidance from the Internal Revenue Service](#). This emergency order is in effect from March 5 through May 4, 2020.

What's a state-regulated health plan?

State-regulated health plans are overseen by the Office of the Insurance Commissioner (OIC) and include individual health plans, small employer health plans, and some large employer plans. The OIC **does not** regulate self-funded employer plans, Medicaid, Medicare, or health plans for federal employees, members of the military, or veterans. Nevertheless, some of these plans have also chosen to waive copays and deductibles for COVID-19. If you are unsure what type of health plan you have, contact your employer's human resources office.

What's not free?

You may be charged for tests or services for other conditions that may occur during the visit. If you visit the emergency room for COVID-19 testing, you may be charged a facility fee for the visit.

Who can get tested?

There are currently no restrictions for who can be tested for COVID-19 in Washington State. If you believe you should be tested, call your health care provider. Testing happens at your provider's discretion.

Not everyone needs to be tested for COVID-19. There is currently no medication to treat it, so your provider's advice for managing mild symptoms will be the same with or without a test. Anyone with a fever and cough should assume their illness could be COVID-19 and take steps to protect others from the disease. If you are sick, stay home and stay away from other people in your home. If you need to visit a provider, wear a face mask and practice thorough hand-washing.

Who do I contact if I think I'm being charged incorrectly?

Start by calling your health plan and asking for an explanation of the charges. If you get a bill from your insurer for COVID-19 testing or lab fees, or the office visit, [file a complaint](#) with the Office of the Insurance Commissioner.

What if I don't have insurance?

See if [your income qualifies you for free coverage](#). You can enroll in Medicaid year-round through [Washington's Health Benefit Exchange](#). You have until April 8 to sign up for an individual health plan by calling the exchange at 1-855-923-4633. After April 8, you must qualify for a [special enrollment](#) to get covered. If you believe you need to be tested for COVID-19, call [a local medical provider first](#).

Where can I learn more?

The OIC has created [a webpage on COVID-specific issues](#). You can also find more information on the [Department of Health's COVID-19 webpage](#).